

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re:

DAVID WHITE  
SANDRA WHITE  
Debtors

Case No. 08-06812

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/21/2008.
- 2) The plan was confirmed on 08/28/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/08/2009.
- 5) The case was dismissed on 02/13/2009.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 43,600.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,117.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$4,117.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$222.15
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,722.15**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA CHECKMATE	Unsecured	2,138.00	1,710.03	1,710.03	0.00	0.00
ANDERSON FINANCIAL NETWORK	Unsecured	490.00	1,582.58	1,582.58	0.00	0.00
ARGENT HEALTHCARE FIN SERV	Unsecured	314.00	1,681.23	1,681.23	0.00	0.00
BROTHER LOAN & FINANCE	Unsecured	2,209.00	1,472.00	1,472.00	0.00	0.00
CALVARY INVESTMENTS	Unsecured	491.00	494.07	494.07	0.00	0.00
CALVARY INVESTMENTS	Unsecured	357.00	540.70	540.70	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,654.00	1,518.69	1,518.69	0.00	0.00
CITI RESIDENTIAL LENDING	Secured	15,303.12	15.92	15.92	15.92	0.00
CITI RESIDENTIAL LENDING	Secured	NA	NA	NA	0.00	0.00
COMED	Unsecured	896.00	2,616.56	2,616.56	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	404.00	1,853.96	1,853.96	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	384.00	3,841.89	3,841.89	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	70.00	1,386.66	1,386.66	0.00	0.00
FIA CARD SERVICES	Unsecured	1,518.00	1,205.56	1,205.56	0.00	0.00
MEDICAL COLLECTION SERVICES	Unsecured	150.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	200.00	441.67	441.67	0.00	0.00
NATIONWIDE CASSEL LP	Secured	1,495.28	1,495.28	1,495.28	226.89	24.74
NCO FINANCIAL SYSTEMS	Unsecured	812.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	193.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	887.00	NA	NA	0.00	0.00
PALISADES COLLECTION	Unsecured	441.00	NA	NA	0.00	0.00
RMI/MCSI	Unsecured	447.00	NA	NA	0.00	0.00
SIR FINANCE	Unsecured	1,748.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICES	Unsecured	321.00	NA	NA	0.00	0.00
WAKENIGHT & ASSOC	Unsecured	1,621.00	NA	NA	0.00	0.00
WASTE MANAGEMENT OF IL NORTH	Unsecured	36.00	NA	NA	0.00	0.00
WEST ASSET MANAGEMENT	Unsecured	151.00	NA	NA	0.00	0.00
WILL COUNTY TREASURER	Secured	4,081.00	4,081.00	4,081.00	1,072.18	55.12

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$15.92	\$15.92	\$0.00
Debt Secured by Vehicle	\$1,495.28	\$226.89	\$24.74
All Other Secured	\$4,081.00	\$1,072.18	\$55.12
<b>TOTAL SECURED:</b>	<b>\$5,592.20</b>	<b>\$1,314.99</b>	<b>\$79.86</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$20,345.60</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$2,722.15</u>	
Disbursements to Creditors	<u>\$1,394.85</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$4,117.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/28/2009

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.